

# My Sojourns in Social Media, So Far

SOA Annual Meeting 10/17/2011

**Being Social—It's a Game Changer**

By David J. Merkel, CFA  
Principal, Aleph Investments, LLC

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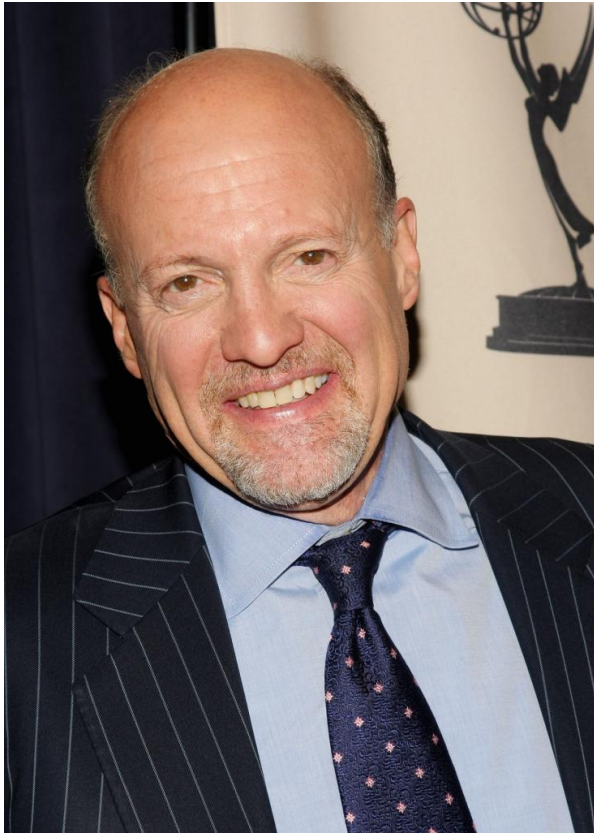
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# My Venues for Social Media

- [RealMoney.com](http://RealMoney.com)
- [Alephblog.com](http://Alephblog.com)
- Amazon
- Twitter
- LinkedIn

# Jim Cramer – RealMoney.com



- Why did he pick me?
- Why did I last?
- Why did I leave?
- Why might I return, or, write for a competitor?

# The Aleph Blog

The screenshot shows a Mozilla Firefox browser window displaying the Aleph Blog homepage. The browser's address bar shows the URL <http://alephblog.com/>. The page features a navigation menu with links such as "About Me & The Blog", "Brokerage Statements", "Categorized Book Reviews", "Contact Me", "Major Article List", "My Portfolios", "Posting Rules (please read prior to posting)", "Presentations", and "The Eight Rules of my Investing". The main heading is "The Aleph Blog" in a green, serif font, with the tagline "Helping Institutions and Ordinary People Invest Better by Focusing on Risk Control" below it. A large, stylized green logo is positioned to the right of the heading. The page is divided into three columns: "Advertising" (containing a "Sponsored Links from Blogads" section with a "READ THE NEW YORK TIMES BESTSELLER" banner), "Debt Relief" (dated 09 Sep, by David Merkel, with a paragraph of text), and "Disclaimer" (containing a paragraph of text).

The Aleph Blog - Mozilla Firefox

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The Aleph Blog

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## The Aleph Blog

Helping Institutions and Ordinary People Invest Better by Focusing on Risk Control

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READ THE NEW YORK TIMES BESTSELLER

09 Sep Debt Relief by David Merkel

The world yearns for debt relief. There are many debts that will not be repaid at face value. Better to recognize those realities now, and seek a compromise. What's that, you say? Banks that lent the money won't survive at the current market quote for the debts? Best to take the bank into conservation NOW, and strike deals with their creditors. Mark-to-market accounting should be the friend of regulators, letting them act to conserve institutions that have financed illiquid assets with liquid liabilities.

Disclaimer

*David Merkel is an investment professional, and like every investment professional, he makes mistakes. David encourages you to do your own independent "due diligence" on any idea that he talks*

1:26 AM Saturday 9/10/2011

# The Aleph Blog (2)

- Editorial freedom
- Connect with my audience more closely
- Create my own brand
- Produces contacts, a higher profile
- Costs time, does not produce money
- E-mail, RSS, Secondary sites
- Helps if you have a lot to say...

# Amazon

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## David Merkel

"Aleph Blog"  
REAL NAME™



David Merkel, writer of the Aleph Blog

**New Reviewer Rank: 1,899** (2)  
**Classic Reviewer Rank: 9,880**

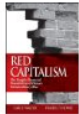
Helpful votes received on reviews:  
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**Location:** Ellicott City, MD United States

### Contributions

[Reviews \(134\)](#) [Listmania! Lists \(3\)](#)

New Reviewer Rank: 1,899 - Total Helpful Votes: 536 of 639  
Classic Reviewer Rank: 9,880

 **★★★★★ Another Book Review from the Aleph Blog**, September 6, 2011

Chinese Capitalism isn't magic. Some parts are a little sketchy. There are several difficult to sustain aspects of Chinese economic/financial policy.

- 1) The banks are basically extensions of the Chinese government.
- 2) Loans that the banks make are often politically motivated, made to those connected within the party; many of those loans are not economic, and the loans don't perform.
- 3) Asset management companies are formed to absorb the bad debts when they become a risk to the banks. These are funded by the Ministry of Finance, which effectively shifts losses back to the government in an indirect way, often via the People's Bank of China...

[Read more](#)

 **★★★★★ Another Book Review from the Aleph Blog**, August 30, 2011

This book review is different. It was written back in 1963, and has not been reprinted. If you want to buy it, you will have to buy it used. My copy used to be a part of the Newport, Rhode Island Public Library. It is a short recounting of the economic history of the Pilgrims. The total pages allocated to the main text are less than 60 pages.

But a good 60 pages they are. Michael Milken once self-servingly said, "America was built on Junk Bonds." If we were talking about the Pilgrims some might say their effort was financed by loan sharks, but really, it would be fairer to say that they were financed by venture capitalists, which occasionally worked on an equity basis,... [Read more](#)

[Debts Hopeful and Desperate: Financing the Plymouth Colony](#) by Ruth A. McIntyre

September 2011

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25	26	27	28	29	30	

# Twitter

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## David Merkel

**@AlephBlog** Maryland, USA  
*The two main goals: teaching investors about better investing through risk control, and tying all of the markets into a coherent whole.*  
<http://alephblog.com>

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Reinsurers, Brokers Clash on Outlook for Prices [bloom.bg/o28y9u](http://bloom.bg/o28y9u)  
There was a lot of surplus coming into this year, now dissipated \$\$  
11 hours ago

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Capital gains tax rates benefiting wealthy feed growing gap between rich& poor [wapo.st/p58y7W](http://wapo.st/p58y7W) Fix: tax all income same w/no deferrals  
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# Twitter using Tweetdeck

The screenshot displays the TweetDeck application interface, version v0.38.1. The top bar includes the application name, version, and standard window controls. Below this is a header for the current account, showing the name 'From: [Profile Picture]' and a search bar with the placeholder text 'What's happening?'. To the right of the search bar is a character count '140' and a 'Send' button. The main content area is divided into three vertical columns:

- All Friends:** This column displays a list of tweets from friends. The first tweet is from CNNMoney, stating 'The nation's #poverty rate grows to match the 15.1% rate of 1993. [cnnmon.ie/nQOtDX](#)'. Other tweets include one from japhychron about a footballer and another from HousingWire about mortgages.
- Mentions:** This column shows tweets that mention the user. The top tweet is from AlephBlog, discussing 'Real Estate is out!' with a link to [bit.ly/eHhK8j](#). Other tweets mention stock returns and a game.
- Direct Messages:** This column displays private messages. The top message is from LaurenLaCapra, asking for help with a question. Other messages are from TALENTEDBLONDE and AlephBlog.

Each tweet or message card includes a profile picture, the user's name, the text of the tweet/message, and a timestamp. At the bottom of each column, there are icons for various actions like retweeting, replying, and deleting.

# LinkedIn

[Are You A Director? - Apply to Cambridge Who's Who and expand your online networking.](#) From: Tom Gricka



**David Merkel** [Edit](#)  
Principal of Aleph Investments, LLC  
Baltimore, Maryland Area | Financial Services

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**Goals:** I have started my asset management business after Finacorp went into liquidation in June 2010. I am currently in talks with several firms for \$100,000 and have to deliver financial data...

# Summary

- Social Media can be a set of useful tools
- But as with anything that produces value indirectly, watch the time drain
- Only do it if you enjoy it, and have something burning to say
- A thick skin helps

# Contact Data

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